TO OUR SUBSCRIBERS.

In compliance with the wishes of very many of our Subscribers, we have had prepared a cover for binding the copies of THE BUILDER *for those who may be desirous of preserving them in uniform Volumes. These may be had on application at the office, at the price of Two Shillings; or our Publisher will undertake to have sets bound at a charge of Three Shillings per Volume.*

We also take this opportunity to inform our Subscribers that, with a view to the additional embellishment of the Volume just completed, we have had printed an ornamental Title page, *which may be had gratis, on application at the Office, by all those who would like to substitute it for that issued with the Index at the close of the year.*

The Builder.

NO. I.

SATURDAY, JANUARY 20, 1844.

SINCE our last publication, so many subjects of grave importance have pressed upon us, that we had at first some difficulty in determining which we should earliest grapple with; but during the week, we were appealed to for aid in the cause of the widow of a deceased member of the architectural art, and this at once determined us in making selection of the subject for our opening-address.

We greatly regret, at present, those devoted to architecture have, for an old-age of need, less chance of asylum than perhaps persons of any other profession in existence; and probably their widows may be worse off than the relicts of any other class of men devoted to learning, arts, or commerce.

For members of almost every branch and "art and mystery" of the building-trade, and for their widows and families, there are almshouses, coals and clothing; for builders generally, there is a "*Benevolent Institution*;" but for architects, surveyors, and architectural-draughtsmen, and for their families, there exists little beyond the tender mercies of the workhouse: indeed, as if to satirize this state of things, some few years ago, a crack-brained man used to wander about the metropolis, leaving at architects' offices his address-card, upon which was written "Mr. Fisher, *Architect, Wapping-Workhouse.*"

So small being, indeed, the provision for decayed members of this profession, what, in truth, is there left for them in place of the amenities of respectable life, but the rudeness, the jail-like provision, with which paupers-born are dissatisfied? What for the comfortable chamber, but the huge night-warehouse in such establishments denominated a dormitory? What for the couch of luxury, but the niggard pallet, shared perhaps with the disgusting, perhaps with the felonious? What for the meditative quiet of the library, rich in the lore of delighting art, but the noisy assembly-room of coarse ignorance? Could the man nursed from childhood upon the treasured volumes of graphic art, or could his faithful partner, chosen for her elegant acquirements, find repose in the unfurnished apartment? Could they rest there exposed to the gaze of a hundred observers? Could they slumber on the same mattress with the repulsive?

The eleemosynary resources which have existed in the architectural profession, are of the smallest and least effective nature. The frail architectural institutions which have from time to time succeeded each other, seem to have taken no heed of this pressing matter, and failing in the initiative branches of the art, as in this necessary feature of every fraternity, they have expired after a few lingering years of half-dead existence.

But one of the prominent features of the architectural "*College of the Freemasons of the Church*," which will, no doubt, invigorate it, and cause it to outlive every other architectural institution, is the law by which

"One-fifth part of the ordinary revenues of the college shall be laid out and invested in the names of trustees in some or one of the public stocks or funds of Great Britain, or at interest upon government securities, so as to form, with such particular donations as shall otherwise be made, a permanent principal fund, to be denominated the "*Charitable Fund*;" but no distribution of the interest, dividends, and revenue to arise therefrom, shall be made (except for the endowment of almshouses founded in connection with the college,) until such permanent principal fund shall consist of, or be equal to 3,000*l.* 3 per cent. Consolidated Bank Annuities, when the council shall prepare and present for consideration at some chapter of the College, a scheme for the application of the revenue arising therefrom."

Such a regulation, we are convinced, will cause more useful results from this institution than have emanated from any other architectural society in existence; and were there not the high scientific inducements of this fraternity to extend its influence, we are bound to say that this would be sufficient for every respectable member of the profession becoming enrolled with such a brotherhood.

But the particular case in behalf of which our aid has been sought, is that of the relict of the late Mr. Maddox, who recently died in extreme old age, even three years beyond fourscore, he leaving, without provision, after such a lengthened life, devoted to the teaching of architectural drawing, a widow considerably younger than himself. It was intended that this appeal should be confined to the pupils of the late master, but as application was made to us, without indeed our having had the benefit of the deceased one's Instruction, we take occasion to remind those concerned in architecture, that it is possible for a man's instructing to be more beneficial to others than to his own family.

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REGISTRY FOR MASTERS AND WORKMEN.

SHORTLY after the commencement of THE BUILDER, it was announced that a Registry of vacant situations, and of persons seeking employment, would be kept at our publishing office. This plan was accordingly adopted; and the very numerous applications on the part of masters and of workmen furnished abundant evidence of its great utility to both. Circumstances, however, occurred, which rendered it inconvenient to continue this accommodation; but, in consequence of the numerous solicitations which have been made at the office of THE BUILDER by those who have experienced the advantages arising from this description of Registry, the proprietors have been induced to accede to the wishes of their numerous subscribers; and arrangements have accordingly been entered into by which such Registry will be re-commenced on Monday next, the 22nd instant.

This Registry will embrace the names of masters and workmen in all trades connected with building—namely, Clerks of the Works, Foremen, Carpenters, Bricklayers, Plasterers, Masons, Slaters, Plumbers, Painters, &c. &c., and will be open for gratuitous inspection, or insertion of names, &c., to "all persons requiring workmen, or seeking employment. As this Registry will be kept by our publisher, and no charge whatever made, or gratuity in any shape accepted, it is hoped that all parties communicating by post will be careful to state precisely the description of situation or workman required, with the necessary references as to character and ability, &c.

The time of the publisher being wholly occupied on the day of publication, viz. Friday, it will be obvious to our friends that no application whatever should be made, or can meet with attention, on that day.

THE "TIMES," MR. BOWEN, AND JOINT-STOCK BUILDING-SOCIETIES.

"We have before us a very successful *exposé* of 'A Joint-stock Building Society Bubble—by John Bowen.' The society in question is located at Bridgewater, and calls itself the 'Bridgewater Accumulating Fund and Building Society.' Mr. Bowen has an indubitable nose for a job, and shakes his victim mercilessly. There is no mistake about it.

"The primary design of this society professes to be semi-charitable—so very knowing and refined are we become in the art of humbug; it is to enable persons who want capital to borrow money at an easy rate. A person who wants money is invited to buy one, two, or more shares in this concern. He gives up the premium which would fall to him in course of time, if he waited, for the sake of so much ready money, with which the society supplies him instead; and he simply clears off his debt to the society by the monthly payment of his shares, spreading over a period of ten years, which is the calculated time of the duration of the society. A tabular explanation is given, and it is proved arithmetically how very advantageous such a plan as the proposed one must be to the borrower.

"Very fair and very good; but now we come to the *Tender*. The society consists of two sides, borrowers and lenders; it does not profess to trade with its money; so all the advantage that it gives is simply derived from the money as it passes, within itself, from one side of the society to the other. Accordingly, if the borrower is benefited, it must be at the expense of the lender. Oh! no, the 'Bridgewater Accumulating Fund Society' comes to a very different conclusion. While this plan is so advantageous to the borrower, it is still more so to the lender. It is calculated that the member who lets go his share to the last receives for his 60*l.* share 120*l.*; thus doubling his money in the course of ten years. The Bridgewater Society thus by the most curious luck and skill that were ever known, both lends its money at the easiest rate, and also receives the most enormous interest for it at the same time. This is a most wonderful result, and cannot be accounted for on any other supposition, except that money actually multiplies in its passage from one hand to another, and that the relation of borrower and lender is a creative one. As Mr. Bowen says, 'If any given number of men, by the mere process of borrowing and lending among themselves, can actually contrive so to double their common stock, there is an end to all the financial difficulties of the state. The whole national debt may at once be brought under the operation of this doubling process; for if 500 men can produce this result on their common stock, why not 5,000 or 50,000?'

"With this extraordinary combination of advantages the Bridgewater Society puts itself off in its prospectus. 'To the poor borrower it is a kind of friendly charitable club; to the

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